



COMMONWEALTH of VIRGINIA

Department for the Aging

Jay W. DeBoer, J.D., Commissioner

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COMMONWEALTH of VIRGINIA

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MEMORANDUM

TO: AAA Directors

FROM: Bill Peterson and Terry Raney

DATE: November 12, 2003

SUBJECT: LIVING WILLS: HOW TO MAKE YOUR WISHES KNOWN

An article in *Time Magazine* highlights the need, in light of the Terri Schiavo case in Florida, for a living will. Author Jean Chatzky details the steps each family should take to plan accordingly. The article offers four key suggestions: First, prepare a living will or medical directive; next, enlist a Health-Care Proxy that you trust; third, tell your loved ones about your wishes; and finally, distribute copies of your living will or medical directive to your doctors, attorneys, and family members. To read the Time Magazine article, go to:

<http://www.time.com/time/magazine/article/0,9171,1101031103-526465,00.html>

Don't hesitate to contact Terry Raney at 804-662-7049 (traney@vdh.state.va.us) to get a copy of Virginia's living will and medical directive forms. Or, go to VDA's web site (www.vda.virginia.gov) where you will find and can copy: 1) An Advance Medical Directive form and information material; 2) A Durable General Power of Attorney form and information material; 3) "Tools for Life Planning in Virginia," a booklet that explains advance medical directives, powers of attorney, and probate matters; 4) "Adult Guardianship & Conservatorship in Virginia," a booklet that explains guardianship and the less restrictive alternatives to guardianship; and 5) "Personal Planning Checklist" which is a comprehensive review of person's life from a legal affairs standpoint.

COMMONWEALTH of VIRGINIA

Department for the Aging

Jay W. DeBoer, J.D., Commissioner

MEMORANDUM

TO: Executive Directors
Area Agencies on Aging

FROM: Ellen Nau, Human Services Program Coordinator

DATE: November 12, 2003

SUBJECT: National Family Caregiver Support Program

November is National Family Caregiver Month

Presidential Proclamation marks National Family Caregivers Month 2003. President George W. Bush issued a proclamation on October 31, 2003 declaring November as National Family Caregivers Month. The proclamation (attached) urges all Americans to support all those who assume caregiving responsibilities.

Area Agencies on Aging in Virginia continue to plan activities in November in recognition of caregivers. **Mountain Empire Older Citizens, Inc.** will hold its annual Alzheimer's and Caregiving Seminar on November 14, 2003 at New Hope Assembly of God Church 1405 First Avenue Big Stone Gap, Virginia. Featured topics include: "One Caregiver's Personal Journey" presented by Bill Stephens, a Roanoke businessman that has cared for his wife who has Alzheimer's Disease; "They're Playing My Song": Music Therapy and Dementia presented by Elizabeth Eggerding, MT-BC and, "Introduction to the Pace Model" presented by Teepa Snow, MS, OTR/L, FAOTA. Further information can be found on the attached pages. Caregivers of clients in MEOC's respite program will be visited as part of the program evaluation and be given a caregiver's survival kit. A mailing on Alzheimer's Disease and MEOC programs will be mailed to local church ministers.

SUBJECT: National Family Caregiver Support Program
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District Three Senior Services is planning to take it's the caregivers involved in the agency's support meetings out to dinner and present each one with a personal gift basket. A caregiver's information form will be inserting in District Three's mailing for November.

New River Valley Agency on Aging will submit articles on caregiving to local newspapers utilizing NRVAAA as a source of help.

League of Older Americans – Area Agency on Aging, Inc. staff, Norma McCroskey, Anita Cronise and Amy Pierce, will be participating in a PBS talk show on caregiving. LOA will also be hosting an open house for caregiving professionals and caregivers.

Valley Program for Aging Services, Inc. will be mailing letters of recognition and thank you to caregivers.

In cooperation with **PBS** and its affiliate KRCB TV, Parallel Lines has just completed its latest documentary, ***Forward in Time***, on aging in America. The documentary focuses on the 80% of active and healthy seniors who utilize productive aging skills and techniques to enjoy a higher quality of life and more creative retirement. A variety of senior issues such as volunteerism, housing options, retirement options, financial planning etc. are explored in the film. For further information, contact www.ForwardinTime.com/fit.

November is also Alzheimer's Disease Month. **PBS** will air ***The Forgetting: A Portrait of Alzheimer's*** on Wednesday, January 21, 2004. The show includes a special night of programming that answers commonly asked questions and suggests resources on Alzheimer's Disease. For further information, contact <http://www.tpt.org/NPD/forgetting/>.

A grandparents forum for grandparents and relatives raising children other than their own will be held on Thursday, November 20, 2003 from 9:00 A.M. to 1:30 P.M. at the Children's Museum of Richmond, 2626 W. Broad Street. AARP Virginia is sponsoring the event with the Richmond Kinship Care Coalition. The event is free with AARP providing lunch. To register call, 877-926-8300.

Contact Ellen Nau at Enau@vdh.state.va.us to let VDA know what activities your agency is planning for National Family Caregivers Month.

Presidential Documents

Proclamation 7730 of October 31, 2003

National Family Caregivers Month, 2003

By the President of the United States of America

A Proclamation

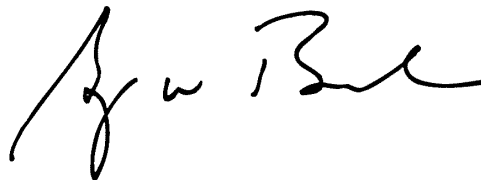
Millions of Americans make extraordinary efforts every day to care for loved ones who are elderly, chronically ill, or disabled. These caregivers make many sacrifices to improve the lives of their loved ones. Through their love, dedication, and courage, these compassionate children, parents, spouses, grandparents, and extended family members strengthen and preserve the importance of family and reflect the true character of our Nation.

My Administration is supporting family caregivers in their efforts to provide comfort and support to their loved ones. The National Family Caregiver Support Program, managed by the Administration on Aging of the Department of Health and Human Services, gives family caregivers counseling, information, respite care, and supplemental services.

As we mark National Family Caregivers Month, we express our gratitude to family caregivers, and celebrate the great blessings they bring to their families and to our Nation.

NOW, THEREFORE, I, GEORGE W. BUSH, President of the United States of America, by virtue of the authority vested in me by the Constitution and laws of the United States, do hereby proclaim November 2003 as National Family Caregivers Month. I encourage all Americans to honor and support family members, friends, and neighbors who assume important caregiving responsibilities.

IN WITNESS WHEREOF, I have hereunto set my hand this thirty-first day of October, in the year of our Lord two thousand three, and of the Independence of the United States of America the two hundred and twenty-eighth.



REGISTRATION INFORMATION

- There will be a \$25.00 registration fee for those professionals attending the seminar who do not work for one of the sponsoring agencies.
- Those professionals employed by a sponsoring agency will not be charged a registration fee.
- There will be no charge for caregivers and family members of victims of Alzheimer's Disease and related disorders.
- There will be no charge for students.
- There will be no charge for ministers or church representatives.
- **DEADLINE FOR PRE-REGISTRATION is November 10, 2003.** Persons registering on the day of the seminar take chances as to whether or not space is available.

SEMINAR SPONSORS

Junction Center for Independent Living, Inc.
Dickenson County Community Services
American Association of Retired Persons-Virginia
Brian Center
Cumberland Mountain Community Services
Frontier Health
Mountain Empire Community College
Mountain Empire Older Citizens, Inc.
Oxbow Center
Behavioral Health Services
Ridgecrest Manor Rehabilitation and Specialty Care Center
Lee Nursing and Rehabilitation Center
First Choice Home Health Care
OccuMed Health Center and Sports Clinic
Hospice and Palliative Care of Virginia
Bon Secours St. Mary's Hospital
Client Centered Legal Services of Southwest Virginia
Wellmont-Lonesome Pine Hospital
Norton Community Hospital
Lee Regional Medical Center Rehabilitation Services
Heritage Hall Health Care – Big Stone Gap
Heritage Hall Health Care – Clintwood
Heritage Hall Health Care – Grundy
Heritage Hall Health Care – Tazewell
Heritage Hall Health Care - Wise

Putting the Pieces Together

**2003
14th Annual Seminar**

**on
Alzheimer's Disease and Caregiving**

**for
Families, Caregivers, Clergy,
Students and Professionals**

November 14, 2003

**New Hope Assembly of God Church
1405 First Avenue
Big Stone Gap, Virginia**

8:45 a.m. – 3:45 p.m.

**November is National Alzheimer's Disease Month
and
National Family Caregivers Month**

AGENDA

- 8:45 a.m.-9:30 a.m.** Registration - Refreshments
- 9:30 a.m. – 9:45 a.m.** Welcome-Introductions
Marilyn Pace Maxwell, M.S.W., Executive
Director Mountain Empire Older Citizens, Inc.,
Member Governor's Commission on Alzheimer's
Disease
- 9:45 a.m. – 11:00 a.m.** Bill Stephens, Caregiver

One Caregiver's Personal Journey

Bill Stephens is a family caregiver. Bill's wife, Rosemary, who began showing signs of dementia at age 52, was misdiagnosed until probable Alzheimer's Disease was finally noted at age 54. Rosemary, now age 60, is in the last stage of Alzheimer's Disease. This presentation will stress the importance of early diagnoses and will assist families and professionals who are dealing with a similar challenge.

- 11:00 a.m. – 11:15 a.m.** Break
- 11:15 a.m. – 12:30 p.m.** Elizabeth Eggerding, MT-BC

"They're Playing My Song": Music Therapy and Dementia

This presentation will look at the ways in which music and music therapy can benefit individuals with dementia. Caregivers will learn how they can use music with their loved ones. An overview of the music therapy profession, as well as how it can be used in the medical/nursing care fields, will also be provided. Come ready to make music together!

- 12:30 p.m. – 1:30 p.m.** Lunch
- 1:30 p.m. – 2:00 p.m.** Marilyn Pace Maxwell, M.S.W.

Introduction to the PACE Model (Program of All-inclusive Care for the Elderly)

- 2:00 p.m. – 3:30 p.m.** Teepa Snow, MS, OTR/L, FAOTA

A Critical Piece of the Puzzle

This session focuses on the role that your words and actions play in the behavior and responses of people with dementia. Teepa will describe some of the critical factors for optimizing positive interactions and identify techniques that improve the potential for successful communication.

- 3:30 – p.m. – 3:45 p.m.** Evaluations and Door Prizes

SEMINAR PRESENTERS

Bill Stephens, (known as Tank to family and friends) is a family caregiver and well known Roanoke businessman. He is a former Clemson football player. In addition to his caregiving responsibilities, he owns and operates Tank's Country Bar-B-Que located at 326 Orange Ave, NE., Roanoke, VA.

Elizabeth Eggerding, MT-BC, fulfilled her B.S. in Music Therapy and B.A. in Psychology at the State University of New York at Fredonia in 1999. From September 2000-July 2002 she worked as a music therapist at Lutheran Care Center, a skilled nursing facility in Poughkeepsie, New York. She worked with people with dementia, medical illnesses, terminal illnesses, short-term rehabilitation needs, and participants in an adult day health care program. She is currently completing her second and final year in the M.S. program in Music Therapy at Radford University and has also completed Levels I and II in training in the Bonny Method of Guided Imagery and Music.

Teepa Snow, MS,OTR/L, FAOTA, Teepa is an occupational therapist currently serving as the program director for the Eastern North Carolina Chapter of the Alzheimer's Association and serves as a lead trainer for the chapter. She is the program director for Durham Technical Community College's Occupational Therapy Assistant Program in Durham, North Carolina. She is a Counseling Associate for Duke University's School of Nursing. She has more than 22 years of experience in the field of geriatrics and occupational therapy. She has worked as clinical associate professor at UNC's School of Medicine on an interdisciplinary team; occupational therapy department director in a head injury facility; clinical specialist in geriatrics at a Veterans Administration Medical Center; restorative care coordinator for long term care facilities; direct care provider in community, long term care and rehabilitation sites in the area; assistant director and case manager in a community alternative program for older adults in the Wake County area. She recently received awards from the Eastern North Carolina Chapter of the Alzheimer Association, Black Mountain Center, and North Carolina Assisted Living Association for her training and education efforts for people with dementia and their caregivers.

Continuing Education Units

•4 CEUs will be awarded by Mountain Empire Community College to any interested seminar enrollee who completes the entire day's program. Those interested in CEUs should enroll during registration on the day of the seminar. There will be no charge.

**Directions to the
New Hope Assembly of God Church
Big Stone Gap**

From Lee County

Coming from Ewing, Rose Hill, Jonesville, and Pennington Gap, take Alt. 58 E to Big Stone Gap. Stay on Wood Ave. (4th Ave. E.) through town. Go approximately 1 mile from 1st red light. New Hope Assembly of God Church is on the left before Riggs Oil Company.

From Wise County & Norton

From Norton take U.S. 19/23 South toward Big Stone Gap. Take 1st exit to Big Stone Gap. Turn right at end of ramp. Go approximately 1 mile, cross railroad tracks, look for Riggs Oil Company on right. First Assembly of God Church is on right, just past the oil company.

From Scott County & Gate City

From Gate City to Big Stone Gap take U.S. 19/23 North. Take 2nd Big Stone Gap exit, then turn left at end of ramp. Go approximately 1 mile, cross railroad tracks, look for Riggs Oil Company on right. New Hope Assembly of God Church is on the right, just past the oil company.

PRE-REGISTRATION FORM

Please complete the following form and return by November 10, 2003
to:

**Mountain Empire Older Citizens, Inc.
ATTN: Julia
P. O. Box 888
Big Stone Gap, VA 24219
(276)523-4202 or 1-800-252-6362**

NAME _____

ADDRESS _____

PHONE # (DAY) _____

FEE (check appropriate space)

- _____ \$25.00 – Regular Fee
- _____ Free – Sponsoring Agency
- _____ Free – Caregiver or Family Member
- _____ Free – Minister or Church Representative
- _____ Free – Student

If you owe a fee, please make check payable to **MEOC Alzheimer's Support Services**. Money beyond seminar expenses will be donated to Mountain Empire Older Citizens Alzheimer's Support Services.

LUNCH

Lunch for the seminar will be provided *free of charge* for all seminar participants courtesy of AARP-Virginia. The meal will be prepared by Kathy's Korner of Norton. The menu will consist of a turkey/ swiss cheese/bacon croissant, cole slaw, potato salad, fruit cup, dessert and soft drink. In order for the caterer to adequately prepare, please indicate if you will be eating lunch with us.

_____ Yes, I will be eating lunch at the seminar.

_____ No, I will not be eating lunch at the seminar.

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Department for the Aging

Jay W. DeBoer, J.D., Commissioner

MEMORANDUM

TO: AAA Directors

FROM: Bill Peterson and Janet Honeycutt

DATE: November 12, 2003

SUBJECT: Hurricane Disaster Recovery Kit for Clients

I wish we had seen this sooner...but better late than never. Attached is a copy of a *Hurricane Isabel Disaster Recovery Information Kit* prepared by HOME: Housing Opportunities Made Equal. This would have been a great resource for you to share with those older clients who suffered damage during Isabel. It covers a variety of critical topics from home repair contracts to filing insurance claims to FEMA assistance. You can download copies from the HOME web page at www.phonehome.org.

Attachment

Hurricane Isabel

Disaster Recovery Information Kit



Prepared by
Housing Opportunities Made Equal, Inc.
2201 W. Broad Street, Suite 200
Richmond, Virginia 23220
804-354-0641
www.phonehome.org

Para ayuda en español: 1-800-621-FEMA (3362)

Disaster Recovery Information

This disaster recovery information kit has been prepared by Housing Opportunities Made Equal based on materials from various different sources. We hope it will be useful to you, and are available to answer any questions you may have, or to direct you to an appropriate source. Please call 804-354-0641 if we may be of assistance. There is no charge for HOME's services.

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BORROWING MONEY FOR REPAIRS AND CONSTRUCTION

In the wake of Hurricane Isabel, many homeowners are desperate to find money and contractors to fix the damage done to their property. This is a time when unscrupulous lenders and contractors may take advantage of your situation with overpriced loans that you may not be able to repay and that ultimately may result in the loss of your home. To protect your money, your credit rating and your home, you should take the following steps:

GETTING THE MONEY:

Never accept the first loan you are offered. Call around to see what terms other lenders are offering.

Never finance a repair job with a contractor who shows up on your doorstep and offers to do it for you... especially if he says there's a "special price because he's in the neighborhood"

Be very careful about a loan that gives you more cash than you need for your repairs. If someone is offering this, it may be a sign that the loan is very expensive or has other problems.

Never borrow money from someone who tries to rush you or pressure you. A good lender will answer all your questions until you're completely comfortable.

Make sure you understand exactly what the loan terms are. **RUN** if someone tells you that "the interest rate doesn't matter, it's the monthly payments that count" or "don't worry about that, it's not important"!

Lenders make their money through a combination of the interest rate they charge, points (additional money charged at closing – each point is one percent of the total value of the loan); and fees. A low interest rate does not necessarily mean you are getting a cheap loan – they may be making the money up elsewhere in the transaction.

Make sure you know the answers to the following questions:

- ✓ **What is the annual percentage rate (APR)?**
- ✓ **What is the monthly payment?**
- ✓ **Is the loan secured by my house?** If it is, and you are unable to keep up the payments, you may lose your home.
- ✓ **How many points am I paying?**
- ✓ **What fees am I being charged? Be specific.**
- ✓ **Is there a mandatory arbitration clause?** (Some loans have clauses that take away your rights to sue if there are problems with the loan that cannot be solved. A mandatory arbitration clause is not a good sign.)

- ✓ **Is there a pre-payment penalty? How much and for how long?** (this is a penalty for paying your loan off early. If there's a big pre-payment penalty, you may not be able to pay off the loan if you are able to find a cheaper one somewhere else).
- ✓ **Is there a balloon payment? When does it come due and how much is it?** Some loans appear to be manageable because you aren't really paying off all the principle, and a large amount will come due all at once in a few years. This is generally a danger sign – especially if the lender didn't volunteer the information.
- ✓ **Is life or disability insurance being financed with the loan?** This is a VERY expensive way to get insurance to pay off the loan if something happens to you, and many of these policies don't provide the payments you expect. *There is no legal requirement that you have this insurance.* If this information wasn't volunteered, or the lender tries to pressure you into getting the insurance, JUST SAY NO!

GETTING THE WORK DONE:

If you don't already know the contractor, get at least three references and call each one to make sure they were satisfied with the work that was done before you sign anything.

Check with the Better Business Bureau or the Board for Contractors at the Virginia Department of Professional Occupations to see if any complaints have been made about the contractor.

Never have work done by a contractor who tries to pressure you or suggests doing more work than you know you need.

Make sure you have a written description of the work to be done that is full and complete (what will be done, what kind of materials will be used, when the job will be completed).

In dealing with a contractor, never pay the entire cost up front. The deposit should be no more than the cost of materials, and the entire payment should be made only AFTER the job is complete and you are satisfied. If the work is not done well, you will pay more in the long run.

If you can wait a few months before repairing the damage, you may be able to talk to several contractors and get a better price, since so many people need work done now.

Say no to deals that sound too good to be true – they probably are.

HOME REPAIR CONTRACTS

Adapted from a publication of the Virginia Extension Service

Your agreement with the contractor should be in writing (a “contract”), which will then give you some remedies if the work is not done properly.

The contract should be very clear about the work to be done, when it should begin and be completed, and the standards of work. The contract might say that the materials and procedures will meet the minimum standards of the Council of American Building Officials (CABO).

It should specify how much money will be paid and at what point in the work, and be signed and dated by both parties. Anytime you pay the contractor anything, get a signed and dated receipt.

Make sure the contractor is bonded, licensed, and insured. The bond protects you from being sued for wages by laborers the contractor does not pay. The license means the contractor has passed state, county, or city tests or qualification standards. The insurance protects you if the contractor's work later turns out to have been substandard or if the materials used to do the work were substandard.

Check with the Board for Contractors at the Virginia Department of Professional Occupation and Regulation, the Better Business Bureau or Chamber of Commerce to see if the contractor is, indeed, bonded, licensed and insured.

PAYING THE CONTRACTOR:

Require receipts for paid bills for all materials used. Look at them carefully to make sure you are not being charged for materials that have not been used on your job.

Do not make a final payment until all subcontractors and employees of the general contractor have been paid, and you have a written, signed statement to this effect from the contractor.

Do not make a final payment until everything has been completed on the job to the full satisfaction of the contract.

MORTGAGE INFORMATION FOR HOMEOWNERS:

If you have trouble paying your mortgage because of the hurricane, IT IS ESSENTIAL that you call your lender and let them know that you are having problems and why. If your lender is unwilling to make arrangements to accommodate you and you are afraid you will fall behind and lose your home, call HOME at 804-354-0641.

FHA MORTGAGES:

If you have an FHA-insured mortgage, special disaster area policies are in effect (see FEMA section for a list of eligible localities).

FORECLOSURES:

All FHA foreclosures are suspended for 90 days after the disaster declaration (September 18, 2003 or September 22, 2003, depending on where you live). This moratorium applies to the initiation of foreclosures and to foreclosures already in process. Questions about this moratorium or any other servicing provisions on properties in the Hurricane Isabel disaster areas should be directed to HUD's National Servicing Center in Oklahoma City, 1-888-297-8685. If you are interested in taking out any of the loans mentioned, contact an FHA-approved lender.

DEFAULTS:

If you get behind with your mortgage as a result of the hurricane, HUD encourages lenders and or servicing agents (who you pay your mortgage to each month) to be compassionate and flexible when establishing repayment plans or using other Loss Mitigation tools to cure delinquency and avoid foreclosure.

NEW LOANS FOR PEOPLE WHOSE HOMES WERE DAMAGED OR DESTROYED BY THE HURRICANE:

203(h) loans are available to an owner or renter whose house was damaged or destroyed, to the extent that reconstruction or replacement is necessary. These loans are for 100% financing for purchase. The replacement home does not need to be in the same area as the home which was destroyed.

LOANS FOR PURCHASE AND CONSTRUCTION OR RECONSTRUCTION:

203(k) loans are normally available for houses that you have occupied for at least a year that need repair/construction/renovation. Under the special hurricane provisions, this one year requirement is waived, and a property owner may apply for a 203(k) regardless of how long he or she has lived in the house.

UNDERWRITING STANDARDS:

If you are getting a new FHA loan or re-financing, underwriters have been put on alert to recognize that additional debt may have been incurred and you will qualify for a more liberal calculation of the amount of the loan for which you are eligible.

If your home has been completely destroyed, your existing mortgage payments will not be considered in determining the amount of the loan. This provision assumes that eventually either your insurance or funds from FEMA will take care of these payments. This allows a higher loan to value ratio and allows the home owner to begin the mortgage application process while insurance settlements are being processed. The mortgagor must satisfy existing debt before the new mortgage debt is approved.

Disaster victims with Secretary-held properties (in other words, you have been through the HUD assignment process) may be eligible for new FHA-insured mortgages.

INFORMATION FOR TENANTS WHOSE HOMES HAVE BEEN DAMAGED:

Tenants living in apartments that have been damaged by the storm may be faced with various problems. The following is not legal advice, but the best information we have available on tenant recourse. For information related to your specific situation, consult an attorney.

If your apartment has been condemned, you must leave. Under these circumstances your rental agreement most likely is considered terminated, and the landlord must return your security deposit and any unused portion of the rent. The landlord is not obligated to find other housing for you, but you should ask if there are any other units available that you could be transferred to.

If your apartment needs repairs and the landlord is making them but you must leave temporarily, or if you don't have the full use of your unit, in most cases the landlord must reduce your rent.

If your apartment needs repairs and the landlord is NOT making them, DO NOT WITHHOLD YOUR RENT on your own. You must write your landlord a letter stating what repairs are needed, and give the landlord 21-30 days to complete the repairs, unless it is an emergency. If you continue to have serious problems and your landlord is covered under the Virginia Residential Landlord and Tenant Act, you may need to establish an escrow account with the General District Court. This means you pay your rent to the court, and not to the landlord. Call HOME (804-354-0641 or from Petersburg 804-733-6442) or Legal Aid (648-1012) if you need help.

If your apartment needs repairs and the landlord tries to evict you so that he/she can make the repairs, he or she MUST go through a formal, court-ordered eviction process. That process may be speeded up by a landlord's emergency petition to the court. However, a landlord is not permitted to forcibly evict you without a court order. If a landlord does evict you without a court order, you may be able to sue the landlord for damages.

If you have a short-term lease, such as a month-to-month lease, the landlord may terminate the lease giving you sufficient notice (normally the same length of time as the term of the lease) without giving you a specific reason. However, if the landlord wishes you to leave before the end of the notice period, a court-ordered eviction notice must be secured.

If you have any reason to believe that you are being treated differently from your neighbors because of your race, color, religion, sex, national origin, disability, because you have children under 18 or because you are 55 or over, call HOME at 804-354-0641.

FILING INSURANCE CLAIMS:

Information provided by Allstate and Nationwide Insurance companies.

WHEN REPORTING A CLAIM

Have your policy number ready and know the full name of the policyholder.

Report your claim as soon as possible.

Provide all the phone numbers where you can be contacted throughout the claim process (including temporary phone numbers). Ask your adjuster for a fax number where you can send paperwork.

If you have any questions or concerns, let the adjuster know so they can be addressed immediately.

Be available for the adjuster to inspect any damaged property

Inventory your damaged belongings and list them item by item. For each one try to include:

- Brand name
- Model number
- Age
- Purchase Price
- Place of purchase
- Cost to replace

Provide receipts, photographs, manuals, videos or other documentation of damaged property.

ONCE THE CLAIMS PROCESS HAS BEGUN

Take account of your loss and separate the damaged from the undamaged personal property.

If available, provide your adjuster with photos or videotape of the loss site prior to the event. This will assist your adjuster with the damage evaluation process.

If necessary, have a qualified contractor make temporary repairs to prevent additional loss. Be sure to obtain a bill or invoice for this service.

If bills were lost or destroyed due to a catastrophic event contact your creditors to establish a workable solution. Discuss payment issues with them directly; creditors usually appreciate forthrightness.

If your home is unlivable, check with your agent or your policy to determine if you have Additional Living Expenses coverage.

Save all receipts to document your living expenses while your home was unlivable.

Contact the utility companies to discontinue service if your home is unlivable or destroyed.

Call to apply for federal disaster aid at 1-800-462-9029 (or 1-800-462-7585 for TDD Telecommunications Device for the Deaf). You'll be required to provide your social security number, insurance information and the extent of the damage to your property. Be sure to obtain a control number that is assigned to your application.

TEMPORARY EXPENSES

Depending on your specific policy, coverage for above-normal expenses may be provided following a catastrophic event. Coverages could include:

- room and board (up to a stated amount)
- temporary repairs
- debris removal

FEMA ASSISTANCE:

Toll-free Helpline number 1-800-621-FEMA (TTY 1-800-462-7585)

WHO IS ELIGIBLE:

INDIVIDUAL ASSISTANCE (*Assistance to individuals and households*) is available to households in the following locations:

The independent cities of Alexandria, Chesapeake, Colonial Heights, Danville, Emporia, Falls Church, Fairfax, Franklin, Hampton, Hopewell, Newport News, Norfolk, Petersburg, Poquoson, Portsmouth, Richmond, Staunton, Suffolk, Waynesboro, Williamsburg, Virginia Beach, and the counties of Accomack, Arlington, Augusta, Brunswick, Caroline, Charles City, Chesterfield, Essex, Fairfax, Fluvanna, Gloucester, Goochland, Greensville, Henrico, Isle of Wight, James City, Lancaster, Mathews, Mecklenburg, Middlesex, Northampton, Northumberland, Orange, Page, Prince George, Prince William, Richmond, Rockbridge, Southampton, Spotsylvania, Stafford, Surry, Sussex, Westmoreland, and York. (Disaster declaration dated September 18, 2003)

The Independent Cities of Bedford, Buena Vista, Charlottesville, Fredericksburg, Harrisonburg, Lynchburg, Manassas, Manassas Park, and Winchester, and the counties of Albemarle, Amelia, Amherst, Appomattox, Bedford, Buckingham, Campbell, Charlotte, Clarke, Culpeper, Cumberland, Dinwiddie, Fauquier, Frederick, Greene, Halifax, Hanover, King George, King William, King and Queen, Louisa, Loudoun, Lunenburg, Madison, Nelson, New Kent, Nottoway, Pittsylvania, Powhatan, Prince Edward, Rappahannock, Rockingham, Shenandoah, and Warren for Individual Assistance, including direct Federal assistance, and debris removal (Category A) and emergency protective measures (Category B), under the Public Assistance program, including direct Federal assistance. (Disaster declaration dated September 22, 2003)

INDIVIDUAL ASSISTANCE PROGRAMS

The Disaster Assistance Process

FEMA and other federal, state, local and volunteer agencies offer disaster assistance in several forms:

Low-Interest Loans. Most, but not all, federal assistance is in the form of low interest loans to cover expenses not covered by state or local programs, or private insurance. People who do not qualify for loans may be able to apply for a cash grant.

The Farm Service Agency (FSA) and the Small Business Administration (SBA), offer low interest loans to eligible individuals, farmers and businesses to repair or replace damaged property and personal belongings not covered by insurance.

Assistance for Individuals and Households. This program, which may include cash grants of up to \$25,000 per individual or household, includes:

Housing Assistance

- Lodging expenses reimbursement (for a hotel or motel)
- Rental assistance (cash payment for a temporary rental unit or a manufactured home)
- Home repair cash grant
- Home replacement cash grant
- Permanent housing construction in rare circumstances

Other Needs Assistance

- Medical, dental, funeral costs
- Transportation costs
- Other disaster-related needs

VETERANS BENEFITS. The Department of Veterans' Affairs provides death benefits, pensions, insurance settlements and adjustments to home mortgages for veterans.

TAX REFUNDS. The Internal Revenue Service (IRS) allows certain casualty losses to be deducted on Federal income tax returns for the year of the loss or through an immediate amendment to the previous year's return.

EXCISE TAX RELIEF. Businesses may file claims with the Bureau of Alcohol, Tobacco and Firearms (ATF) for payment of Federal excise taxes paid on alcoholic beverages or tobacco products lost, rendered unmarketable or condemned by a duly authorized official under various circumstances, including where the President has declared a major disaster.

UNEMPLOYMENT BENEFITS. Disaster Unemployment assistance and unemployment insurance benefits may be available through the state unemployment office and supported by the U.S. Department of Labor.

CRISIS COUNSELING. The purpose of the crisis counseling program is to help relieve any grieving, stress, or mental health problems caused or aggravated by the disaster or its aftermath. These *short-term* services, provided by FEMA as supplemental funds granted to State and local mental health agencies, *are only available to eligible survivors of Presidentially-declared major disasters*. Those who may require this confidential service should inquire about it while registering for disaster assistance. Or they may contact FEMA's toll-free Helpline number 1-800-621-FEMA (TTY 1-800-462-7585) to find out where these services can be obtained. Crisis counselors are often on-hand at Disaster Recovery Centers (when they are established). Eligible survivors may also learn more about where crisis counseling services are available via the media, and FEMA's Recovery Times newsletters. Crisis counseling services are also offered by the American Red Cross, the Salvation Army, other voluntary agencies, as well as churches and synagogues. Additional mental health information may be found on the U.S. Department of Health and Human Services, Center for Mental Health Services' website, www.mentalhealth.org.

FREE LEGAL COUNSELING. The Young Lawyers Division of the American Bar Association, through an agreement with FEMA, provides free legal advice for low-income individuals regarding cases that will not produce a fee (i.e., those cases where attorneys are paid part of the settlement which is awarded by the court). Cases that may generate a fee are turned over to the local lawyer referral service.

Individuals, families and businesses may be eligible for federal assistance if they live, own a business, or work in a county declared a Major Disaster Area, incur sufficient property damage or loss, and, depending on the type of assistance, do not have the insurance or other resources to meet their needs.

To apply for Assistance for Individuals and Households, all you have to do is call the special toll free telephone number, 1-800-621-FEMA (TTY: 1-800-462-7585) and register. Specially trained operators at one of FEMA's National Processing Service Centers will process your application.

YOUR RIGHTS: Each Federal agency that provides Federal financial assistance is responsible for investigating complaints of discrimination in the use of its funds. If you believe that you or others protected by Civil Rights laws have been discriminated against in receiving disaster assistance, you may contact one of FEMA's Equal Rights Officers (ERO), who has the job of ensuring equal access to all FEMA disaster programs. The ERO will attempt to resolve your issues. You can read more about your civil rights on the FEMA site.

Cómo Solicitar Asistencia

Aquellas personas afectadas por el desastre que viven en uno de los condados designados como zona de desastre pueden solicitar llamando al 1-800-621-FEMA (3362) (las personas con impedimentos verbales o auditivos con equipo TTY pueden llamar al 1-800-462-7585.). Cuando llame, tenga lista la siguiente información: su nombre, dirección, número de teléfono, número de su póliza de seguro, y una descripción breve de los daños que sufrió.

REMOVING POTENTIALLY HAZARDOUS DEBRIS FROM HURRICANE ISABEL

Richmond, VA - Emergency response officials say don't wait for a Department of Homeland Security's Federal Emergency Management Agency (FEMA) inspector to visit before you start cleaning up damage from Hurricane Isabel. You can begin cleaning up immediately by separating hazardous waste from other debris before disposal. Hazardous substances often found in the home include:

- Paints, thinners and turpentine, furniture strippers, wood preservatives, stains and finishes
- Pesticides, insecticides, flea collars and sprays, roach and ant killers, rat and mouse poisons and herbicides
- Oven, toilet, drain, rug and upholstery cleaners
- Bleaches, disinfectants, mothballs, ammonia-based and powdered cleansers
- Floor and furniture polish
- Household and automobile batteries
- Automotive products, including antifreeze, transmission and brake fluids and motor oil.

Normal household trash will be picked up and disposed of as usual, although the schedules may be delayed. Citizens should make every effort to separate woody debris (tree limbs, brush, etc.), building debris and household hazardous materials from normal trash for curbside pick-up.

Many localities will have designated areas that accept the hazardous household waste. Please follow instructions from local government and emergency officials regarding disposal of all wastes.

On March 1, 2003, FEMA became part of the U.S. Department of Homeland Security. FEMA's continuing mission within the new department is to lead the effort to prepare the nation for all hazards and effectively manage federal response and recovery efforts following any national incident. FEMA also initiates proactive mitigation activities, trains first responders, and manages Citizen Corps, the National Flood Insurance Program and the U.S. Fire Administration.

POST-HURRICANE SAFETY TIPS

WATER PURIFICATION

- Residents under a boil water notice should bring water to a rolling boil for one minute to kill any disease-causing microorganisms. The "flat" taste of boiled water can be improved by pouring it back and forth from one clean container into another (aeration), allowing it to stand for a few hours or adding a pinch of salt for each quart of water boiled. Drinking bottled water is also an option for people whose water is contaminated.
- If you cannot boil water, add six drops of newly purchased, unscented liquid household bleach per gallon of water, stir well and let the water stand for 30 minutes before using it. Remember that bleach will not kill parasitic organisms. You can also use water-purifying tablets from your local pharmacy or sporting goods store.

FLOOD SAFETY

- Walking, swimming or driving through floodwaters is extremely dangerous.
- If you are driving and come upon floodwaters, stop, turn around, and go another way.
- A shallow depth of fast-moving floodwater produces more force than most people imagine. Even six inches of swiftly moving water can knock you off your feet and two feet of water will carry away most automobiles.
- Do not drive where water is covering the road. The pavement could already be washed away underneath.

GENERATOR SAFETY

- Portable generators can be hazardous if used improperly. In the past two days, four Virginians have lost their lives from using generators in poorly ventilated areas.
- To avoid carbon monoxide (CO) poisoning:
- Operate generators outdoors only in a well-ventilated, dry area, away from air intakes to the home, and protected from direct exposure to rain (preferably under a canopy, open shed, or carport).
- Never use a generator indoors or in attached garages.

To avoid electrocution:

- Plug individual appliances into the generator using heavy duty, outdoor rated cords with a wire gauge adequate for the appliance load.
- Observe the generator manufacturer's instructions for safe operation.

- Do not plug the generator into a wall outlet.
- If connecting the generator into the house wiring is necessary, have a qualified electrician hook up the standby electrical system.

CHAINSAW SAFETY

- With thousands of trees down across the state, many people may choose to use chainsaws to remove this debris. The following tips will help you avoid serious injury when using these powerful tools:
- Wear protective clothing, including gloves to give you a good grip, a hard hat, safety goggles, hearing protection, steel-toed shoes with non-slip soles and trim-fitted clothing that won't get caught in the chain.
- Follow instructions in the owner's manual for starting and operating the saw.
- Stand to the side of the saw so you won't follow the cut through into your leg.
- Hold the saw parallel to the ground with your left arm straight for better control and to reduce the chance of "kick back."
- Keep both hands on the saw while it is running.
- Avoid cutting above mid-chest height.
- Never try to cut a tree with a diameter greater than the length of the chainsaw blade.
- Be extremely careful when cutting limbs or stems of trees that are bent or under tension; the branch can spring back into the operator.
- Carry the saw below the waist with the engine off and bar pointed to the rear.
- Do not work alone. Have a companion nearby and keep bystanders and helpers at a safe distance so they will not be injured by the saw, flying chips, sawdust or a falling tree.

FEMA information is taken from the FEMA website, www.fema.gov

HOUSEHOLD TIPS

REFRIGERATOR TIPS

- Expect food inside to stay safely cold for four-six hours.
- High-Protein Foods (dairy products, meat, fish, poultry) cannot be stored safely at room temperature.
- Fruits and vegetables can be kept at room temperature safely until there are obvious signs of spoilage (mold, slime, and wilt). They will last longer at room temperature, so remove from your refrigerator if power is not restored quickly.

USE OF FROZEN FOOD THAT HAS THAWED

You may safely refreeze some foods that still contain ice crystals and are cold to the touch or if they have been kept below 45 degrees F for no more than 2 days. If the temperature is above 45 degrees F, throw it out.

Treat completely thawed foods as follows:

- **Fruits:** Refreeze fruits if they taste and smell good.
- **Frozen Dinners:** Do not refreeze frozen dinners. Thawed frozen foods and frozen dinners should be cooked immediately if they are still cold.
- **Vegetables:** Do not refreeze thawed vegetables, as the bacteria in these foods multiply rapidly. Spoilage may begin before bad odors develop and may be very toxic. Refreeze vegetables only if ice crystals remain throughout the package. If you question the condition, THROW THEM OUT.
- **Meat and Poultry:** Meat and poultry become unsafe to eat when they start to spoil. Check each package of thawed meat or poultry. Don't use if odor is offensive or if the freezer temperature has exceeded 45 degrees F for 2 hours or longer. Discard all stuffed poultry. Immediately cook thawed, but unspoiled, meat or poultry.
- **Fish and Shellfish:** These foods are extremely perishable. Do not re-freeze unless ice crystals remain throughout the package. Seafood may be spoiled even if it has no offensive odor.
- **Ice Cream:** Do not refreeze melted ice cream.

Use common sense: If any foods have an offensive or questionable odor, do not eat them.

USING DRY ICE IN A POWER FAILURE

The more dry ice you use, the longer food will stay frozen. Please follow these guidelines for using and handling dry ice:

- Wear gloves when handling dry ice, and DO NOT TOUCH DRY ICE WITH YOUR BARE HANDS to avoid frostbite and tissue damage.
- For each 12-24 hour period, place a 10-pound slab of dry ice on bottom shelf of the refrigerator.

- Move any food from the freezing compartment to the storage compartment of the freezer.
- Place boards or heavy cardboard on top of packages. Place dry ice on top of the boards. In an upright freezer, place ice on each shelf.
- You may cover the freezer with blankets, quilts or some other covering, but do not block or cover air vent openings. It also will help to place crumpled newspaper or similar materials between the cabinet and the blankets.

Information provided by Dominion Power, www.dom.com

REMOVING MOLD AND MILDEW

N.C. State University, A&T University

In many cases, a simple mixture of 1 gallon water and 1 cup liquid chlorine bleach is an effective mildew remover. In other cases, you may want to use detergent, ammonia, white vinegar, washing soda or some combination of these ingredients.

CAUTION: *Never mix liquid chlorine bleach and ammonia. This can produce toxic fumes.*

There are a number of excellent commercial mildew removal products on the market. Many of these products come with a spray nozzle which makes them easy to apply. They cost more than homemade mildew removers, but sometimes work faster. If you use a commercial mildew remover, follow the directions on the container.

Whether you use a commercial or a homemade mildew remover, make sure you have plenty of ventilation. Raise a window or use an exhaust fan.

Common Mildew Cleaning Solutions:

Interior Wood Surfaces: Make a solution of 8 to 10 tablespoons of washing soda and 1 gallon water. Scrub the mildewed surface using a soft-bristled brush. Then rinse with clear water and dry. This solution can be used on most painted or stained wood surfaces. If the mildew has grown under the paint or varnish, it may be necessary to use an abrasive cleaner to scrub the wood. After scrubbing, use the solution above adding 1 cup of chlorine bleach to the solution. Then rinse well with water. Dry thoroughly as quickly as possible. Apply a wood preservative before repainting.

Exterior Wood Siding: Prepare a solution of 3 quarts warm water, 1 quart chlorine bleach, 1 ounce detergent and 3 ounces trisodium phosphate (TSP). If you cannot find TSP at a paint or hardware store, substitute 4-6 Tablespoons of powdered laundry detergent. Use a longhandled brush to scrub the surface, and then rinse with a garden hose. The solution also can be applied with a garden sprayer.

Ceramic Tile: Wash with a solution of 1/2 cup ammonia, 1/2 cup white vinegar, 1/4 cup washing soda and 1 gallon warm water. Rinse thoroughly. For heavy mildew stains, make a paste of baking soda and liquid chlorine bleach, then scrub with a small toothbrush. If the

grout is badly stained, apply pure bleach with a cotton-tipped swab. Allow the bleach to remain on the tile for 30 minutes, then rinse and dry.

To prevent reappearance, apply a coat of silicon wax or a good liquid car wax to the tile. Do not wax floors in shower or bathrooms as it may cause dangerous slipping. Transparent silicone waterproofing intended for waterproofing masonry walls may be applied to grout using an artist's paint brush. This will prevent mildew from reoccurring in the grout.

Washable Apparel: First, take the clothing outdoors and brush off the mildew. Then apply a detergent to the stain and launder. If the stain remains and the fabric may be bleached in chlorine bleach, soak it in a solution of 1/4 cup liquid chlorine bleach and 3/4 cup water. Rinse and then launder. Instead of bleach, you can use salt and lemon juice and let the fabric dry in direct sunlight. Do not use bleach on silk, wool, or when stated on the label that it is not safe. Test garments in a seam or the hem for colorfastness if you are unsure.

Leather goods. Make a diluted alcohol solution by mixing one cup of denatured alcohol with 1 cup of water. Using a cloth dampened with this solution, wipe mildew off leather. Dry in a current of air. If mildew remains, clean with thick suds of mild soap, saddle soap, or a soap containing a fungicide or germicide. Wipe the suds off with a damp cloth and dry in an airy place. Polish leather with a good wax dressing.

Mildew stains and odor from a rug: A musty odor often indicates mildew in a rug or carpet. Take a rug outside if possible. Brush with a broom or use a vacuum cleaner. Empty or change the vacuum cleaner bag immediately to prevent growth of the mold in the cleaner. Sun and air the rug outdoors. If not possible, use an electric heater and a fan to air and dry it. If the mildew remains, sponge the rug with thick suds of detergent or rug shampoo. Rinse with a sponge dampened in clean water. Dry thoroughly.

REFRIGERATOR ODORS:

WIPE OUT NASTY ODORS IN THE FRIDGE

By Louis Mahoney

MEDIA GENERAL NEWS SERVICE (Richmond Times Dispatch)

Warm, enticing aromas that normally draw family and friends into kitchens turned cold and old in many homes in the wake of Hurricane Isabel. Folks without electricity or enough cooler space and ice to keep frozen foods solid and refrigerated foods below 40 degrees have sat by helplessly as those would-be pleasant aromas turned into unpleasant odors. For those who didn't clean out freezers and refrigerators before the odors started building, lingering smells can be difficult to get rid of. These steps outline a battle plan against odor:

Turn off refrigerator and freezer.

For those who do not have a safe water supply and can't boil water for 1 to 3 minutes, pour 1/8 teaspoon (about 6 drops) chlorine bleach into a gallon of water and let stand for 30 minutes before using.

Do NOT use straight chlorine bleach, which can damage some plastics, rubber and other materials used in appliances as well as impart a chemical flavor into foods.

Never mix ammonia with chlorine bleach.

Take out removable parts and wash them and the door gasket with a mild detergent -- not soap, which can impart an odor itself that eventually permeates some foods -- in warm water. Rinse well and dry thoroughly.

Alternately, removable parts can safely be washed in a dishwasher with the water temperature at the highest setting. For insurance, add a capful of chlorine bleach.

Another method is removing bacteria with a household cleaner labeled "kills 99.9% of germs in seconds," such as Lysol Disinfectant All Purpose Cleaner.

Wash interior walls and door liner with a mixture of 1 to 2 tablespoons baking soda in 1 quart of warm water. Wipe dry. Leave door open and let dry out thoroughly. If possible, point electric fans into appliance and open the windows.

If odor remains, try neutralizing it by repeating previous step with a solution of 1/2 cup distilled white vinegar per cup of water. Dry thoroughly and leave appliance doors open.

If odor remains, try the following methods in the order listed:

1. Spread baking soda in shallow pie plates, jellyroll pan or casserole dish lined with foil; place on shelves and bottom of refrigerator and in baskets of chest freezer to absorb odors. Leave doors open.
2. Spread activated charcoal, which is specially treated to remove odor molecules from the air, or charcoal briquettes that have not been treated with starter fluid in shallow containers and put on shelves of refrigerator and freezer. Turn appliance on low setting and run a few days to absorb odors.
3. Spread cat litter in a shallow pan and run appliance for a few days. If odor begins to disappear but is not completely gone, replace with fresh litter and repeat.
4. Pour several ounces of imitation vanilla -- not pure extract -- flavoring in a shallow saucer, place on shelf and run appliance empty for a few days.
5. Grind fresh coffee beans, place in shallow bowls, put inside appliance and run empty for several days. If a slight coffee odor remains, wash with baking soda solution.
6. Leaving top one empty, pack each refrigerator shelf with crumpled newspaper. Set a cup of water on the top shelf. Let refrigerator run five to six days. Although this method takes longer than others, it is very effective at removing strong odors.

If these methods do not remove all odor, it's probably because the odor has penetrated the insulation. Contact an authorized service contractor for the specific brand of appliance and request an estimate for replacing the liner and insulation.

Sources: Michigan State University Extension, www.doityourself.com,
www.epicurious.com

SERVICES AND IMPORTANT NUMBERS

Information adapted from articles in the Richmond Times Dispatch and HOMEWARD's Directory of Homeless Services

Shelters and services for the homeless:		
United Way Services	275-2000	Call first for shelter Information & Referrals
CARITAS Family	340-0817	Shelter for the whole family
CARITAS Winter	358-0964	Men and women sheltered separately
Daily Planet	783-2505	Shelter and healthcare for the homeless
Emergency Shelter	358-7747 (main office) 788-0880 (men's shelter) 782-9778 (women's shelter)	Men and women sheltered separately
Salvation Army	225-7470	Emergency shelter, rent and utility assistance, food
Hilliard House	236-5800	Women and children only – transitional housing
Flagler Home	553-3528	Women and children only – transitional housing
Daughters of Zelophehad	714-0007	Women and children only – transitional housing
Other Emergency Resource Information:		
United Way Services	275-2000	Information & Referral Services
MARCH	225-7901	Emergency food assistance
Richmond Department of Social Services	646-7212 646-8800	900 East Marshall Street Office Southside Plaza Office
Henrico Department of Social Services	652-3123	

Dominion VA Power	888-667-3000	Power out
Downed Trees (non-emergency)	804-646-0999 804-501-7800	Richmond Hurricane Hotline Henrico Hurricane Hotline
FEMA	800-462-9029 800-621-3362	Emergency updates Emergency relief funds
American Red Cross	780-2250	Emergency food, clothing, shelter
Fire and police services	646-5100	Richmond non-emergency
Richmond Department of Public Utilities	644-3000	Gas odor, major water leaks, sewage backup, disabled streetlights
Richmond SPCA	643-6785	Assistance with pets
Food pantries (most food pantries require a referral from a social services agency)		
Bainbridge Community Ministry	232-3091	M-F 8:30 a.m. – 1:00 p.m. – referral needed
Bethlehem Wilson Community Center	329-1923	M-F 10:00 a.m. -2:00 p.m. – referral needed
Church Hill Cooperative Ministry	780-0053	M-Th 2:00 p.m. -4:00 p.m. – referral needed
Commonwealth Catholic Charities	285-5900	M-F 9-12, and 1-3 –photo ID required
Ebenezer Baptist Church	643-3366	Tue & Thurs 10:00 a.m. -2:00 p.m. –referral needed
First Baptist Church	355-8637	Mon & Wed 10:00 a.m. -1:00 p.m. distributed once every two weeks
First Baptist Church <i>South Richmond</i>	233-7679	10:00 a.m. -12:00 p.m. –referral needed
Grace & Holy Trinity Church	359-5628	Provides food on a case by case basis
Greater Mount Moriah Baptist Church	644-9208	
Moore Street Baptist Church	358-6403	

Legal Services:		
Central Virginia Legal Aid Society	804-648-1012 804-862-1100	Richmond Office Tri-Cities Office
Virginia Bar Association	804-775-0808	Legal Referral Services
Virginia Lawyer Referral Service	804-775-0502	Legal Referral Services
Hunton & Williams	804-788-8200 www.hunton.com	Legal services for persons who don't qualify for legal aid
FHA Mortgage Information		
HUD's National Servicing Center	888-297-8685	For persons with FHA-insured mortgages

Insurance: Toll free numbers set up by some leading insurers for customers affected by Hurricane Isabel.

(Information adapted from the Richmond Times Dispatch, September 20th edition)

Allstate	800-54-STORM
American International Group	800-433-8880
Farm Bureau Insurance	800-445-8323
Farmer's Insurance Group	800-435-7764
Fireman's Fund	800-548-HELP
The Hartford	800-243-5860
Liberty Mutual	800-225-2467
MetLife Auto & Home	800-854-6011
Nationwide	800-421-3535
Prudential	800-437-3535
Royal and Sun Alliance	800-847-6925
Safeco	800-332-3226
St. Paul Cos.	800-STPAUL1
State Farm	800-SFCLAIM
Travelers	800-CLAIM33
National Insurance Consumer Helpline	800-942-4242

Websites:

www.disasterinformation.org	disaster information & frequently asked questions
www.insurance.info	Broad information about consumer insurance